

# **FISCAL NOTE**

## **HB 2048 - SB 2191**

January 22, 1998

**SUMMARY OF BILL:** Allows an industrial loan and thrift company to charge or collect a bad check charge from the borrower of not more than \$20 on not more than one check, draft, or negotiable order of withdrawal. The industrial loan and thrift company may redeposit or return the instrument to the borrower.

### **ESTIMATED FISCAL IMPACT:**

**Minimal**

### **CERTIFICATION:**

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, reading "James A. Davenport". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

James A. Davenport, Executive Director